

Information to identify the case:

Debtor 1	<u>Eric S. Weingrad</u>	Social Security number or ITIN	xxx-xx-8522
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u></u>	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-23866-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Eric S. Weingrad

6/12/19

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Eric S. Weingrad
 Debtor

Case No. 18-23866-GLT
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

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 Total Noticed: 28

Date Rcvd: Jun 12, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 14, 2019.

db +Eric S. Weingrad, 1451 Barnsdale Street, #2L, Pittsburgh, PA 15217-1351
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,
 Pittsburgh, PA 15233-1828
 14924053 +Allegent Federal Credit Union, 2000 Corporate Drive, Suite 200, Wexford, PA 15090-7608
 14924054 +Allegent Federal Credit Union/allegent, 1001 Liberty Avenue, Suite 100,
 Pittsburgh, PA 15222-3715
 14924059 +Christa Weingrad, 9265 Douglas Fir Drive, Pittsburgh, PA 15239-2001
 14924061 Discover, P.O. Box 742655, Cincinnati, Ohio 45274-2655
 14924062 First National Bank Omaha, P.O. Box 2557, Omaha, Nebraska 68103-2557
 14931656 +First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197-0002
 14961746 +Lakeview Loan Servicing LLC, PO Box 840, Buffalo, NY 14240-0840
 14924066 +PNC Bank, P.O. Box 3429, Pittsburgh, Pennsylvania 15230-3429
 14962520 +PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101-4982
 14924064 Penfed Credit Union, P.O. Box 247080, Omaha, NE 68124-7080
 14924065 +Penfed Federal Credit Union, 7940 Jones Branch Drive, McClean, VA 22102-3381

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 13 2019 02:39:45 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

14924055 +EDI: AMEREXP.COM Jun 13 2019 06:23:00 American Express, P.O. Box 1270,
 Newark, New Jersey 07101-1270
 14954705 EDI: BECKLEE.COM Jun 13 2019 06:23:00 American Express National Bank,
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 14924056 +EDI: CHASE.COM Jun 13 2019 06:23:00 Chase, P.O. Box 15123,
 Wilmington, Delaware 19850-5123
 14924057 +EDI: CHASE.COM Jun 13 2019 06:23:00 Chase Amazon.com, P.O. Box 15123,
 Wilmington, Delaware 19850-5123
 14924058 +EDI: CHASE.COM Jun 13 2019 06:23:00 Chase Slate, P.O. Box 15123,
 Wilmington, Delaware 19850-5123
 14924060 +EDI: CITICORP.COM Jun 13 2019 06:23:00 Citi Cards, P.O. Box 6500,
 Sioux Falls, South Dakota 57117-6500
 14932099 EDI: DISCOVER.COM Jun 13 2019 06:23:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 14961493 +E-mail/Text: kborkley@bernsteinlaw.com Jun 13 2019 02:40:55 Duquesne Light Company,
 c/o Bernstein-Borkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,
 Pittsburgh, PA 15219-1945
 14960931 EDI: RESURGENT.COM Jun 13 2019 06:23:00 LVNV Funding, LLC, Resurgent Capital Services,
 PO Box 10587, Greenville, SC 29603-0587
 14924063 E-mail/Text: camanagement@mtb.com Jun 13 2019 02:39:12 M & T Bank, P.O. Box 62085,
 Baltimore, Maryland 21264-2085
 14961512 E-mail/Text: bkrgeneric@penfed.org Jun 13 2019 02:38:53 Pentagon Federal Credit Union,
 Bankruptcy Department, P.O. Box 1432, Alexandria, VA 22313
 14962380 EDI: PRA.COM Jun 13 2019 06:23:00 Portfolio Recovery Associates, LLC, POB 12914,
 Norfolk VA 23541
 14924773 +EDI: PRA.COM Jun 13 2019 06:23:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14924067 EDI: RMSC.COM Jun 13 2019 06:23:00 Synchrony Bank, Attn: Bankruptcy Dept.,
 P.O. Box 965060, Orlando, Florida 32896-5060

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr M&T Bank as servicer for Lakeview Loan Servicing L
 cr* +Duquesne Light Company, c/o Bernstein-Borkley, P.C.,
 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
 cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 14, 2019

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: admin
Form ID: 318

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Total Noticed: 28

Date Rcvd: Jun 12, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 12, 2019 at the address(es) listed below:

Francis E. Corbett on behalf of Debtor Eric S. Weingrad fcorbett@fcorbettlaw.com,
fcorbett7@gmail.com
James Warmbrodt on behalf of Creditor M&T Bank as servicer for Lakeview Loan Servicing LLC
bkgroup@kmlawgroup.com
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,
jbluemle@bernsteinlaw.com
Natalie Lutz Cardiello ncardiello@comcast.net, ncardiello@ecf.axosfs.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
srk@sjwpgh.com; PNGbankruptcy@peoples-gas.com

TOTAL: 6